BPCPA
BUSINESS PRACTICES &

BPCPA Legislation

Consumer Information

- Prevention
- Consumer Assistance Directory
  - Intro
  - Part 1
  - Part 2
  - Part 3
- Consumer Help
  - Cemetery & Funerals
  - Debt Collection
  - Direct Sellers
  - Travel Services
  - Travel Assurance Fund
  - Identity Theft
- Other Links

Industry Information

Advisory Groups

Reports & Publications

BPCPA Feedback

*Last Updated: December 17, 2004*

# CONSUMER INFORMATION / Consumer Assistance Directory

## INTRODUCTION

The Consumer Assistance Directory is a resource guide for consumers. It contains names, addresses and telephone numbers of agencies and associations that may be able to help with specific problems. Some of the organizations charge a fee for services.

The directory also provides information on how to avoid consumer problems and what you can do if problems arise. If the references in this guide do not provide enough information, or if you find a reference that is out of date or incomplete, please contact us at:

**Business Practices and Consumer Protection Authority**

- PO Box 9244
  Victoria, BC V8W 9J2
- Phone: 604 320-1667
- Fax: 250 920-7181
- Toll free: 1 888 564-9963
- Email: info@bpcpa.ca

▲ Top

# CONSUMER INFORMATION / Consumer Assistance Directory

## PART I - GENERAL INFORMATION

### Enquiry BC

Contact phone numbers are provided throughout the directory, but there is not always a toll-free number for each program. If you need a BC government program outside your area, you can call ENQUIRY BC, provide them with the phone number listed for the program and they will transfer your call, toll free. ENQUIRY BC phone numbers are:

- Victoria: 250 387-6121
- Vancouver: 604 660-2421
- Elsewhere in BC: 1 800 663-7867 (toll free)

### Preventing Consumer Problems

- Be sure you understand the store's return or exchange policy before you buy.
- Stores are not legally required to give your money back unless the merchandise is defective or unfit for its intended purpose. Even then, the store may offer to repair or exchange the merchandise.
- Shop around: always get several estimates for any major purchase or service cont..ct.
- Check with the Better Business Bureau before buying if you aren't familiar with the supplier. The Bureau can tell you if complaints have been lodged against the company and, if so, how the complaints were handled.
- Never sign a contract without reading it first. Never sign a blank contract that a salesperson says will be filled in later.
- In door to door sales contracts over $50, you have a ten-day right of cancellation. If you decide to cancel, provide a notice of cancellation to the supplier within ten days by registered mail, electronic mail, fax or in person. This ten-day "cooling off period" does not apply to the purchase of service contracts concluded at a place of business.
- Always keep your receipts, cancelled cheques, warranties, estimates, contracts, instructions and so on.

▲ Top

### When Consumer Problems Arise

A complaint doesn't have to be a negative experience. Most businesses actually appreciate hearing consumer complaints because they know if they resolve your complaint, there is a good chance that you will remain a loyal customer. However, if your complaint is not resolved, there is a very good chance you will never purchase anything from that business again.

Here are some pointers for success:

1. Make sure your complaint is justified.
2. Give the merchant a chance to solve your problem.
3. If there is a complaint resolution service in the store where you made your purchase, use it. If not, speak to someone in a position of authority, such as a manager.
4. Be firm, but polite.

5. Ask how and when something will be done and get the person's name in case you need to refer to the conversation later.
6. Write a letter to someone higher up if a personal visit doesn't produce results. Provide all the details and ask for action. Be sure to keep a copy of your letter (See "How to Write a Complaint Letter" below).

### How to Write a Complaint Letter

1. Stick to the facts. Write a brief summary of what has transpired (this may be useful at a later date if you need to involve a third party such as the courts, or an association). Note any verbal promises or guarantees the seller made.
2. Include photocopies of all receipts, contracts, warranties, guarantees and/or other relevant documents.
3. Explain what you want. Give the business a reasonable amount of time to respond.
4. Be polite, don't threaten.

▲ Top

### Additional Assistance

If you are unable to resolve the problem with the business you may get assistance from one of the contacts in this directory. The Better Business Bureau may be able to provide you with hints or assistance in mediating the problem. Ultimately, it may be a problem that is best left for the courts in which case you will need legal advice (see below). If you need assistance deciding on any of these options, call Consumer Services Division. We can provide information packages, referral suggestions and in some cases, start an investigation.

### Recovering Damages Yourself

Some consumer laws specifically provide you with the right to sue a business for causing you harm. The harm may be financial, physical or psychological, but you have to prove that it occurred and that it was caused by the prohibited conduct outlined in the Act.

In a civil case, you do not need proof beyond a reasonable doubt. Your case is based on a balance of probabilities. This means that the court has to be convinced that your version of events is more credible than the vendor's. You do not need to prove that the business intended to do something wrong. As a result, it may be easier to win a civil case than to convict a person based on the same evidence.

For more information on initiating your own civil case against a business, see Small Claims Court.

▲ Top

### Legal Information

Contact the Legal Services Society at Web:

- www.lss.bc.ca

For information about the law or for referrals contact:

**Canadian Bar Association**

- British Columbia

Lawyer Referral Service
Dial-A-Law
Web: www.bccba.org

## PART II - GOVERNMENT OF BRITISH COLUMBIA SERVICES

### Business Practices and Consumer Protection Authority

The Authority investigates consumer complaints, seeks redress for consumers who have been treated improperly by business, and prosecutes businesses that have violated consumer protection legislation.

The Authority assists individuals with mediation and referrals where possible but does not generally prosecute cases for individuals. The Authority gives priority to complaints of clear public interest that affect many individuals, involve significant losses or vulnerable and elderly victims.

The Authority also provides public information through its Internet site, public information sessions and written material. Last year, the BPCPA responded to over 100,000 inquiries and complaints and negotiated the return of substantial restitution payments to consumers from businesses.

#### How the Law Protects Consumers

To understand your options for dealing with a complaint, it is useful to understand BC consumer protection law. The Business Practices and Consumer Protection Auhtority investigates alleged breaches of the following acts:

- Busines Practices and Consumer Protection Act
- Cremation, Interment and Funeral Services Act

These laws all prohibit businesses from performing certain actions that may be harmful to consumers. If the business does something prohibited, it may be prosecuted but even successful prosecution will not necessarily produce compensation for the consumer.

To prosecute a business successfully, there must be enough evidence to prove that the person or business intended to commit the offence. Even when you can prove a person did something wrong, it may be difficult to prove intent. The Crown generally will not prosecute a business or person unless there is sufficient evidence to ensure a conviction. The decision to prosecute is based on public interest.

If the business is taken to court and the case is successful, the most common penalty is a fine, which is paid to the Crown. A more serious offence may result in imprisonment. Sometimes a judge will order the offender to pay the victim back, but usually it is up to the victim to seek damages in a civil action. This means even if a business is convicted of an offence, you may not be repaid for the loss and will have to take the business to court yourself to get the money back. See the section above on Recovering Damages Yourself.

*The BPCPA can be contacted at:*

**Business Practices and Consumer Protection Authority**

- PO Box 9244
  Victoria, BC V8W 9J2
- Phone: 604 320-1667
- Fax: 250 920-7181
- Toll free: 1 888 564-9963

- Email: info@bpcpa.ca
- Web: www.bpcpa.ca

▲ Top

## Ministry of Public Safety and Solicitor General

### Residential Tenancy Office

The Residential Tenancy Office provides information to encourage self-resolution of landlord/tenant disputes. Information Officers can assist landlords and tenants by providing information on rights, responsibilities, and options under the Residential Tenancy Act, to promote the early resolution of disputes.

When landlords and tenants cannot resolve issues on their own, the office offers two dispute resolution services: an intervention service where, at the request of a landlord or tenant, an Information Officer can call the other party to explain the provisions of the legislation, and an arbitration service which provides a final, enforceable decision after a hearing at which both parties are able to present their evidence.

Residential tenancy offices have some of the busiest phones in government. A 24-hour recorded information service provides general information, and receives requests for forms and publications.

*Residential Tenancy Offices are located in Burnaby, Kelowna, Victoria*

- Web: www.pssg.gov.bc.ca/rto/

▲ Top

## Ministry of Small Business and Economic Development

### British Columbia Securities Commission

The BC Securities Commission regulates trading in securities with the goal of ensuring that there is a fair and efficient securities market in British Columbia. The Securities Act contains requirements intended to ensure that securities dealers and advisers, and their employees, are suitably qualified and meet appropriate standards of conduct. The act also requires companies that distribute securities to the public to provide disclosure concerning their affairs. A prospectus filed with the commission must accompany a distribution of securities. Both the registration and prospectus requirements are subject to certain exemptions. Information on securities regulation is available from:

*British Columbia Securities Commission*
- Web: www.bcsc.bc.ca

### Motor Dealer Council of BC

The Motor Dealer Council of BC administers the Motor Dealers Act which regulates the licensing of motor dealers, sets dealer standards and requires disclosure of information about vehicles' histories.

The Motor Dealer Council of BC will investigate complaints relating to non-disclosure of information on rental or lease vehicles, taxis, police vehicles, or racing vehicles. The registrar also handles non-disclosure

complaints regarding sustained damage, out-of-province registration and odometer readings.

The registrar works with a board of directors to administer the Motor Dealer Customer Compensation Fund. The fund protects consumers in cases of dealership business failure, dishonest conduct and failure to provide clear title.

*Motor Dealer Council of BC:*

- Web: http://www.mdcbc.com

▲ Top

## Ministry of Finance

### Corporate Registry

The Corporate Registry files corporate documents under the Company Act, Society Act, Partnership Act, and Cooperative Associations Act. The registry creates and maintains corporate files on all British Columbia and extraprovincial companies, societies, co-operatives, trust companies and partnerships, as well as providing current information from corporate and partnership records to the general public. It does not provide opinions on a company's reputation.

*Corporate Registry*

- Web: www.fin.gov.bc.ca/registries

### Manufactured Home Registry

The Registrar of Manufactured Homes registers all manufactured homes in British Columbia subject to the Manufactured Home Act, except those exempted by regulation or Registrar's order. The Registrar also approves and issues transport permits for relocation and registers and records all transfers of ownership and related documentation pertaining to manufactured homes in the province. Upon payment of the appropriate fee, the Manufactured Home Registry conducts a search and provides a certificate showing the current registered ownership and location of a particular manufactured home.

*Manufactured Home Registry Registration*

- Web:www.fin.gov.bc.ca/mhr

### Personal Property Registry

The Personal Property Registry provides automated registration and search services covering interests in personal property for lenders, sellers, garage keepers, taxing authorities, government agencies, purchasers and the general public.

Searches can be conducted upon payment of the search fee (enclosed or chargeable to a billing number assigned by the Registry).

To conduct a search, contact:

*Personal Property Registry*

- Web: www.fin.gov.bc.ca/registries

### Financial Institutions Commission

The Financial Institutions Commission is responsible for the regulation of the financial services sector. The Financial Institutions Commission administers the Financial Institutions Act and the Credit Union Incorporation Act and manages the Credit Union Deposit Insurance Corporation. The Superintendent of Financial Institutions has also been appointed the Superintendent of Real Estate and the Registrar for Mortgage Brokers and is responsible for administering the Real Estate Act, Mortgage Brokers Act and Condominium Act. If you have a complaint against a person or company within the financial services sector, contact:

*Financial Institutions Commission*

- Web: www.fic.gov.bc.ca

Complaints should be in writing if possible. All complaints are reviewed and responded to by the commission.

▲ Top

## Ministry of Community, Aboriginal and Women's Services

### Homeowner Protection Office

The Homeowner Protection Office was established in October, 1998 by the BC government through legislation in response to the recommendations from the Barrett commission of inquiry into the quality of condominium construction.

The Homeowner Protection Office:

- administers a zero interest loan program targeted to homeowners who are in danger of losing their homes because of building envelope problems and who have no other means to finance repairs;
- manages a licensing system for residential builders;
- regulates mandatory new home warranties; and
- provides research and education on residential construction issues.

*Homeowner Protection Office*

- Web: www.hpo.bc.ca

▲ Top

## Small Claims Court

Most cases can be heard in Small Claims Court provided the amount of money or the value of the goods or services involved is $10,000 or less (interest not included). Before deciding to use the court to settle a dispute remember that court proceedings are costly and time consuming. You may want to try to reach a compromise out of court.

### How much will it cost?

Starting your action will cost $100 for suits up to $3000 and $156 for suits of $3000 up to $10000 plus the cost of serving the defendant with a summons. The claimant may serve the Notice of Claim or may have another adult serve it. Fees for personal service by a private process server start at about $25, depending on the current rates and on the distance that must be traveled. Later, there may be other costs for such things as serving garnisheeing orders, judgement summons, payments to witnesses and travelling expenses. If you decide to hire a lawyer, fees will depend on the lawyer's hourly rate and the complexity of the case; expect to spend at least $400 if your case goes to court. You cannot claim your lawyer's fees against the defendant.

**How much do you get back if you win?**

If you win, the judge will usually award your filing fee, your service costs, nominal fee for your witnesses and the amount found to be owing to you. If you have travelling costs or expert witness fees to pay, the judge might also award these costs if you ask for them. You will not recover anything for time lost from work or for your lawyer's costs, but neither do you have to pay for the defendant's time or lawyer if you lose. Also keep in mind that it may be difficult to collect your judgement if the defendant does not have sufficient funds.

**What does the registry do and what do you have to do yourself?**

The registry supplies you with necessary forms and the information needed to fill them out but you are responsible for the paperwork. Arranging for service, contacting witnesses, preparing your case, and presenting your case in court are also your responsibilities. Once you have a judgement, you may have to take further steps to collect. The registry staff can give you information on how to do these things, but cannot give you legal advice.

**Should you hire a lawyer?**

Many people have successfully conducted their own cases in Small Claims Court without prior experience. Knowledge of the law is not expected of litigants, but the rules of the court must be followed. There may be more to do than you first expect. A lawyer will make the process much easier for you, but the cost of hiring one usually means that it's only worthwhile for the larger claims.

**Where do you go to start your case?**

You can start a small claims case by filing a summons at any Provincial Court (Small Claims) registry in BC. There are certain rules, however, about where your trial must take place. If a Small Claims Court exists in a municipality where the claim arose or where the defendant or one of the defendants lives or carries on business, the trial must be heard there. If there is more than one, you have a choice. If there is no such court, then the trial must be heard at the Court closest to where the defendant lives or carries on business or the court closest to where the cause of action rose. You can have the trial heard in any Small Claims Court in the province if the defendant appears at the trial and consents to having the trial heard in that court.

**What do you need to know to start a suit?**

To start your small claims suit, you must know who you should sue. First, determine who the appropriate defendants are. For example, in most motor vehicle claims, you should sue both the driver and the registered owner of the vehicle involved.

Make sure you have the defendant's correct name and an address within British Columbia where he or she

can be served with the summons. This may be either a home or business address. If the defendant lives and carries on business outside British Columbia, you will need a special court order.

Check whether the defendant is incorporated as a limited company or if the defendant is considered a business under the law. A limited company is usually registered in Victoria and its name ends in "Limited" ("Ltd."), "Corporation" ("Corp."), or "Incorporated" ("Inc."), or an equivalent in French. If you are not sure, request a company search from:

*Corporate Registry*

- Web: www.fin.gov.bc.ca/registries

Give the name of the firm involved and enclose a cheque or money order for $10, payable to the Minister of Finance. If it is not incorporated, you should sue the proprietor of the business as well as the business itself. Keep the search information; it can be useful later on. If the defendant is a limited company, find out the correct legal name and registered office address.

**What happens after you start the suit?**

After the summons is filed in the Small Claims Court registry and served on the defendant, the defendant has 14 days to file a notice of intention to dispute your claim. If the defendant disputes it, the registry sets a date for a settlement conference and both sides are notified. If the defendant does not dispute your claim but does not pay, you may apply to the registrar of the court for a judgement by default order. If you are suing for damages, you will have to go before a judge to prove the amount to which you are entitled. Trials are held before a provincial court judge. If you are awarded judgement at trial or by default, you may still have to take enforcement proceedings through the court to collect the money owing.

**How can you find out more?**

Information about each step in the suit is attached to most of the relevant forms. The Small Claims Court registry staff in your area will supply you with the appropriate forms as you need them. Each registry has a book of completed forms for you to use as examples and a procedure manual which you may refer to for more detail and for information about special procedures. If your case goes to trial, you should study a pamphlet called Getting Ready For Trial available from the court registry and usually sent out with notices of hearing. (This information, reprinted from Small Claims Court published by the Ministry of Attorney General, is intended as a guide only. Forms, procedure, and practice vary and are subject to change. The acts and rules should be consulted for all purposes of interpreting and applying the law.)

## Legislation

To obtain copies of provincial legislation such as regulations and amendments, go to:

- Web: www.qp.gov.bc.ca/statreg

*Or, for official printed copies, contact*

**Crown Publications Inc.**

- 521 Fort Street
  Victoria, BC V8W 1E7
  Fax: 250 386-0221
  Phone: 250 386-4636

Crown Publications Inc. accepts pre-paid orders at its walk-in bookstore open from 8:30 a.m. to 5:00 p.m., Monday through Friday. A cheque made payable to Crown Publications Inc. should accompany orders placed by mail.

In addition, there are 60 Government Agents' offices in British Columbia that have copies of the Crown Publications catalogue. Addresses are located in the blue pages of your telephone book under "Government Agent."

## PART III - OTHER BC AND NATIONAL CONSUMER-RELATED SERVICES

The following agencies and associations may be able to assist you with specific problems. The Better Business Bureau (BBB) handles many of the complaints. Where the section refers to the BBB, contact information is as follows:

### Better Business Bureau of Mainland BC

- Web: www.bbbvan.org
- Email: bbbmail@bbbvan.org

### Better Business Bureau of Vancouver Island

- Web: www.bbbvanisland.org
- Email: info@bbbvanisland.org

The Government of Canada has recently introduced a new consumer assistance web site which provides information and links to over 35 federal government departments, as well as over 250 provincial and territorial partners.

- http://consumerinformation.ca

### Advertising

Complaints regarding advertising made in British Columbia can be directed to:

**British Columbia Advertising Standards Council**

- P. O. Box 3005
  Vancouver, BC V6B 3X5
- Fax: 604 983-3558
- Phone: 604 681-2674

To complain about advertising from outside the province contact:

**Advertising Standards Canada**

- Web: www.media-awareness.ca/eng/indus/advert/caf.htm

You may also contact the Canadian Radio-Television and Telecommunications Commission (CRTC), the regulatory authority for broadcast media:

**Canadian Radio-Television and Telecommunications Commission**

- Web: www.crtc.gc.ca

▲ Top

## Appliance Repairs

To lodge complaints, contact the nearest office of the Better Business Bureau.

## Automotive

Car Sales: Direct new car sales complaints first to the dealer, then to regional or head office.

**Motor Dealer Council of British Columbia**

- Web: mdcbc.com
- Email: enquiry@mdcbc.com

For new car sales arbitration services, contact:

**CAMVAP (Canadian Motor Vehicle Arbitration Plan)**

- Web: www.camvap.ca
  Email: info@camvap.ca

Conciliation, mediation and arbitration services for complaints about new car warranties for GM, Ford, Chrysler and Toyota vehicles are available through the nearest office of the Better Business Bureau.

Complaints about the sale of used cars purchased from new car dealerships should go first to the dealer, then to the regional or head office if need be. If the car was purchased on a used car lot, contact the seller, then, if necessary consider pursuing legal action.

Defects: Mechanical defects and premature rusting complaints should be directed to:

**Automobile Protection Association**

- Web: www.apa.ca
- Email: apa1@cam.org

Complaints about auto repairs can be directed to the nearest office of the Better Business Bureau.

Repairs: Arbitration and mediation services for auto repairs performed by Auto-Rite shops with membership in the Automotive Retailers Association are offered by:

**Automotive Retailers Association**

- Web: www.ara.bc.ca

Testing: Inspections are performed by:

**BC Automobile Association**

- Web: www.bcaa.com

Gasoline Pricing: complaints about gasoline pricing can be directed to:

**Industry Canada Competition Bureau**

- Web: competition.ic.gc.ca
- Email: compbureau@ic.gc.ca

Recreational Vehicles (RV's): Complaints about RV dealers can be directed to:

**R.V. Dealers Association of BC**

- Web: www.rvda.bc.ca
- Email:rvda-bc@vancouver.net

▲ Top

## Bankruptcy

For information contact:

**Industry Canada - Office of the Superintendent of Bankruptcy**
**Web:**

- osb-bsf.ic.gc.ca

## Business Information

For general information on business practices and assistance, contact:

**Canada BC Business Service Centre**

- Web: www.smallbusinessbc.ca

**Canadian Federation of Independent Business**

- Web: www.cfib.ca
- Email: msbc@cfibmail.com

## Cable Companies

For questions or complaints about cable services, contact:

**Cable Television Standards Council**

- Web: www.ctsc.ca
- Email: comments@ctsc.ca

▲ Top

## Charities

Inquiries regarding the registration of charities should be directed to:

**Charitable Organizations Section**

**Revenue Canada Taxation, Charities Division**

- Web: www.ccra-adrc.gc.ca/tax/charities/menu-e.html

Inquiries regarding charities' reliability can be directed to the nearest office of the Better Business Bureau.

## Clothing

Assistance in resolving complaints can be obtained from trade associations such as:

**Canadian Apparel Federation**

- Web: www.apparel.ca

**Dry Cleaning**

For assistance in resolving complaints, contact:

- BC Fabricare Association
  Lonsdale Post Office
  Box 37094
  North Vancouver, BC V7N 4M4
- Phone: 604 983-3803

▲ Top

## Contractors

For questions or complaints about contractors contact:

**Building Supply Dealers Association of BC**

- Web: www.bsdabc.com
- Email: bsda@uniserve.com

**Construction Labour Relations Association of British Columbia**

- Web: www.clra-bc.com
- Email: admin@clra-bc.com

**Electrical Contractors' Association of BC**

- Email: eca@eca.bc.ca

**Roofing Contractors' Association of BC**

- Web: www.rcabc.org
- Email: roofing@rcabc.org

**Independent Contractors & Business Association of BC**

- Web: www.icba.bc.ca
- Email: info@icba.bc.ca

### Direct Mail Marketing

For complaints dealing with all aspects of direct mail companies, or to have your name removed from "junk mail" lists, contact:

**Canadian Marketing Association - Do Not Mail/Do Not Call**

- Web: www.the-cma.org
- Email: reception@the-cma.org

**Direct Sellers (Door-to-Door Sales)**

For questions or complaints about direct sellers, contact:

**Direct Sellers' Association**

- Web: www.dsa.ca
- Email: information@dsa.ca

▲ Top

### Engineers

The practice of professional engineers is regulated by:

**Association of Professional Engineers & Geoscientists of British Columbia**

- Web: www.apeg.bc.ca
- Email: apeginfo@apeg.bc.ca

### Financial Institutions

(also see Ministry of Finance)

Try to resolve the problem with the teller, branch management or the regional management. If you are still not satisfied, contact:

**Office of the Superintendent of Financial Institutions Canada**

(complaints about Canadian chartered banks, pension funds and insurance problems)

- Web: www.osfi-bsif.gc.ca

**Financial Institutions Commission**
(complaints about companies and credit unions)

- Web: www.fic.gov.bc.ca
- Email: FICOM@gems9.gov.bc.ca

**Deposit Insurance:** Inquiries regarding deposit insurance at credit unions in British Columbia can be directed to:

**Financial Institutions Commission**

- Web: www.fic.gov.bc.ca
- Email: FICOM@gems9.gov.bc.ca

For inquiries regarding deposit insurance at other financial institutions, contact:

**Canada Deposit Insurance Corporation**

- Web: www.cdic.ca
- Email: info@cdic.ca

**Financial Consumer Agency of Canada:**
The Financial Consumer Agency of Canada (FCAC) ensures compliance with the consumer protection laws that apply to banks and federally incorporated trust, loan and insurance companies. FCAC also provides consumers with accurate and objective information about financial products and services, and informs Canadians of their rights when dealing with financial institutions.

- Web: http://www.fcac-acfc.gc.ca/eng/default.asp

▲ Top

## Fitness

**Health Spas/Weight Loss Clinics:** To lodge a complaint or to check a company's reputation, contact the nearest office of the Better Business Bureau.

**Sports:** Information on all facets of sports, including lessons, prices, type of equipment and insurance can be obtained by contacting.

**Sport BC**

- Web: www.sport.bc.ca
- Email: sport_bc@sport.bc.ca

## Food

Questions about labeling of manufactured and imported foods and about grading and inspecting poultry, eggs, butter, cheese, milk, fruit, vegetables, honey and meat can be answered by contacting:

**Food Production and Inspection Branch -**
**Agriculture and Agri-Food Canada**

- Web: www.cfia-acia.agr.ca

**Bottle deposits and refunds:** The BC Ministry of Water, Land and Air Protection works with Encorp Pacific to manage non-alcoholic bottle deposits and returns.

**Ministry of Water, Land and Air Protection -**
**Encorp Pacific (Canada)**

- Web: www.encorpinc.com

**Restaurants:** After attempting to resolve a complaint with the owner or manager, notify:

**BC Restaurant and Food Services Association**

- Web: www.bcrfa.com
- Email: service@bcrfa.com

**Retail Foods:** Inquiries or complaints about packaging and labelling of retail foods can be directed to Measurement Canada or the Fair Business Practices office:

**Measurement Canada (food item)**
**Victoria Office**

- Web: mc.ic.gc.ca

**Fair Business Practice (non-food item)**

- Web: strategis.ic.gc.ca

▲ Top

## Funerals and Cemeteries

Complaints regarding funeral directors or funeral services can be brought to the attention of:

**British Columbia Funeral Association**

- Web: www.bcfunerals.com

**Cemetery and Crematorium Association of British Columbia**

- 15800 - 32 Avenue
  Surrey, BC V4P 2J9
- Fax: 604 536-8828

- Phone: 604 531-2141

(also see Business Practices & Consumer Protection Authority)

### Hairdressing

For complaints, contact:

**BC Hairdressers' Association**

- 899 West 8th Avenue
  Vancouver, BC V5Z 1E3
- Fax: 604 871-0299
- Phone: 604 871-0222
- Elsewhere in BC [toll free] 1 800 663-9283

▲ Top

### Health Protection

The Health Protection Branch of Health Canada is a regulatory agency responsible for enforcing the Food and Drugs Act and regulations Controlled Drugs and Substances Act and regulations; Radiation Emitting Devices Act and regulations; and the Tobacco Control Act.

For complaints, contact:

**Health Products and Food Branch**
**Health Canada**

- Web: www.hc-sc.gc.ca/hpfb-dgpsa

### Hearing Aids

For complaints, contact:

**Board of Hearing Aid Dealers and Consultants**

- 5th Floor, 1515 Blanshard Street
  Victoria, BC V8W 3C8
- Fax: 250 952-2277
- Phone: 250 9522502

**Island Acoustics**

- Web: www.islandhearing.com

The Board of Hearing Aid Dealers and Consultants can also provide information on the reputation of hearing aid dealers.

▲ Top

## Home Furnishings

**Antiques:**

For complaints, write to:

**Canadian Antiques and Collector**

- P.O. Box 72, Station Q
  Toronto, Ontario M4T 2P1

**Appliances:**

If you've purchased a Canadian Standards Association (CSA) certified appliance that you feel is unsafe, contact:

**Canadian Standards Association International**

- Web: www.csa.ca

**Carpets:**

For complaints, contact:

**BC Floor Covering Association**

- Web: www.bcfca.com
- Email: info@bcfca.com

## Home Renovations

For complaints, contact the nearest office of the Better Business Bureau.

For guidelines and information on the installation and use of solid fuel burning appliances, contact:

**Office of the Fire Commissioner**
**Ministry of Community Aboriginal and Women's Services**

- Web: www.mcaws.gov.bc.ca/firecom
- Email: firecomm@hq.marh.gov.bc.ca

▲ Top

## Housing and Real Estate

**Building Technology:**

Information on the latest building technology, contact:

**Canadian Home Builders' Association**

- Web: www.chba.ca

**Condominium Ownership: For information, contact:**

**Vancouver Island Strata Owners Association**

- Web: www.visoa.bc.ca
- Email: info@visoa.bc.ca

**Condominium Home Owners' Association of BC**

- Web: www.choa.bc.ca
- Email: office@choa.bc.ca

**Interior Strata Owners Association**

- 5-3322 South Main Street
  Penticton, BC V2A 5J6
- Phone: 250 770-8988
- Fax: 250 770-8987
- **Kelowna**
- Fax: 250 868-3069
- Phone: 250 868-3047

For arbitration of disputes between condominium owners and management (on a fee for service basis) contact:

**BC Mediation and Arbitration Institute**

- Web: www.amibc.org

Manufactured Homes: For complaints not resolved by the dealer or manufacturer regarding quality, contact:

**Manufactured Housing Association of BC**

- Web. www.mhabc.com

New Home Warranties: Questions or problems that cannot be resolved with the builder can be referred to:

**Canadian Home Builders' Association**

- Web: www.chbabc.org

**BC Home Owner Protection Office (HPO)**

- Web: www.hpo.bc.ca
- Email: hpo@hpo.bc.ca

Real Estate Purchases and Sales: Complaints about agents or real estate companies can be made to local real estate boards or:

**Real Estate Council of BC**

- Web: www.recbc.ca

**BC Real Estate Association**

- Web: www.bcrea.bc.ca

**Realty Research Group**

- 3040 Tillicum Road
  Victoria, BC V9A 2B3
- Phone: 250 383-4242
- Fax: 250 383-4242

## Insurance

**Automobile:** For automobile insurance complaints and inquiries, contact any Autoplan agent listed in the yellow pages under "Insurance" or contact:

**Insurance Corporation of British Columbia**

- Web: www.icbc.com

**Insurance Agents:** Complaints regarding insurance agents can be directed to:

**Insurance Council of British Columbia**

- Web: www.insurancecouncilofbc.com

Life: For complaints and inquiries regarding life insurance, write to:

**Canadian Life and Health Insurance Association**
**Information Centre**

- Web: www.clhia.ca
- Email: info@clhia.ca

Property: For property insurance complaints and inquiries, contact:

**Insurance Bureau of Canada**

- Web: www.ibc.ca

Property and Casualty: For complaints regarding property and casualty insurance agents or companies and

assistance in solving problems, contact:

**Insurance Brokers' Association of British Columbia**

- Web: www.ibabc.org

▲ Top

## Investment Services

Investor complaints or questions not adequately answered by a broker can be brought to the attention of:

**Canadian Venture Exchange Compliance Department**

- Web: www.tsx.ca

**Investment Dealers' Association of Canada**
**Canadian Securities Institute Pacific District**

- Web: www.ida.ca

The Investment Dealers' Association of Canada/Canadian Securities Institute also provides general information on how to invest securities and offers community and correspondence courses on investment and securities.

## Jewelry

For complaints, contact:

**Jewellers Vigilance Canada Inc.**

- Web: www.jewellersvigilance.ca
- Email: info@jewellersvigilance.ca

**Precious Metals Marking**
**Consumer Products-Industry Canada**

- Web: strategis.ic.gc.ca

For information, contact:

**Canadian Jeweller's Association**

- Web: www.canadianjewellers.com

**Diamond Information Centre**

- 160 Bloor Street East
  Toronto, Ontario M4W 3P7
- Fax: 416 926-7497
- Phone: 416 926-7313

▲ Top

## Mail Orders

For complaints involving direct mail firms, or for information about a direct mail company's reputation, contact:

**Canadian Marketing Association**

- Web: www.the-cma.org
- Email: reception@the-cma.org

## Newspapers

For complaints about reporters' ethics and conduct, and the accuracy of information in news stories, contact:

**BC Press Council**

- Web: www.bcpresscouncil.org

**or**

**BC & Yukon Community Newspaper Association**

- Web: www.bccommunitynews.com

▲ Top

## Professional Services

Contacts for complaints are listed alphabetically by professional group.

**Accountants:**

**Certified General Accountants of BC**

- Web: www.cga-bc.org

**Institute of Chartered Accountants of British Columbia**

- Web: www.ica.bc.ca

**Dentists:**

**College of Dental Surgeons of British Columbia**

- Web: www.cdsbc.org

**Victoria & District Dental Society**

- Dr. D. Christie
  Public Liaison
- 4510 Chatterton Way
  Victoria, BC V8X 5H8
- Phone: 250 479-2099

**Denturists:**

**Denturists' Association of British Columbia**

- Web: www.denturist.bc.ca
- Email: info@denturist.bc.ca

**Doctors:**

**British Columbia College of Physicians & Surgeons**

- Web: www.cpsbc.bc.ca
- Email: Questions@cpsbc.bc.ca

**BC Medical Association**

- Web: www.bcma.org

**College of Psychologists of BC**

- Web: www.collegeofpsychologists.bc.ca

**Land Surveyors:**

**Corporation of Land Surveyors of BC**

- Web: http://fp.bclandsurveyors.bc.ca

**Lawyers:**

**Law Society of British Columbia**

- Web: www.lawsociety.bc.ca

**Canadian Bar Association - BC Branch**

- Web: www.bccba.org
- Email: cba@bccba.org

(All lawyers practicing in BC must be members of the Canadian Bar Association)

**Nurses:**

**Registered Nurses' Association of British Columbia**

- Web: www.rnabc.bc.ca

**Ophthalmologists:**

**British Columbia Medical Association**

- Web: www.bcma.org

**Opticians:**

**Dispensing Opticians' Association of British Columbia**

- 15238 Russell Avenue
  White Rock, BC V3M 1X3
- Fax: 604 525-5399
- Phone: 604 925-0958
- Elsewhere in BC [toll free] 1 800 964-8866

For complaints contact:

**College of Opticians**

- 130 - 10691 Shellbridge Way
  Richmond, BC V6W 2W8
- Fax: 604 278-7594
- Phone: 604 278-7510

**Optometrists:**

**British Columbia Association of Optometrists**

- Web: www.optometrists.bc.ca

**Pharmacists:** For complaints against pharmacists or concerns about filling prescriptions correctly, contact:

**College of Pharmacists of British Columbia**

- Web: www.collpharmbc.org
- Email: info@collegepharmacists.bc.ca

For complaints concerning prescription prices, contact:

**British Columbia Pharmacy Association**

- Web: www.bcpharmacy.ca

For complaints about over-the-counter drugs, contact:

**Non-Prescription Drug Manufacturers Association of Canada (NDMAC)**

- Web: www.ndmac.ca
- Email: ndmac@ndmac.ca

Complaints from Pharmacare card holders should be directed to:

**Pharmacare**
**British Columbia Ministry of Health Services**

- Web: www.moh.hnet.bc.ca/pharme

**Veterinarians:**

**British Columbia Veterinary Medical Association**

- Web: www.bcvma.org

▲ Top

## Public Utilities

Certain electric and gas companies in British Columbia are regulated by the BC Utilities Commission. For information on which public utilities fall under the responsibility of the commission and to lodge inquiries or complaints, contact:

**British Columbia Utilities Commission**

- Web: www.bcuc.com
- Email: commission.secretary@bcuc.com

Unresolved complaints or questions about regulations or services of Telus or cable television services may be directed to:

**Canadian Radio-Television and Telecommunications Commission**

- Web: www.crtc.gc.ca

## Retail Businesses

Business complaints should be referred to your local Better Business Bureau. They also provide mediation and arbitration services for disputes that cannot be settled through conciliation procedures. Also try:

**Consumers' Association of Canada, BC Branch**

- Web: www.cacbc.com
- Email: info@cacbc.com

Arbitration: For mediation, dispute settlement and arbitration services, contact:

**BC Arbitration and Mediation Institute**

- Web: www.amibc.org

**Dispute Resolution Centre**

- Web: www.disputeresolution.bc.ca

▲ Top

## Telephone

To report deceptive telemarketing and telephone fraud contact:

**PhoneBusters**

- Web: www.phonebusters.com
- Email: info@phonebusters.com

For complaints, or to have your name removed from telephone solicitation lists, contact:

**Canadian Marketing Association**
**Do Not Mail/Do Not Call**

- Web: www.the-cma.org
- Email: reception@the-cma.org

## Toys

For books and pamphlets on buying toys, contact:

**Canadian Toy Testing Council**

- Web: www.toy-testing.org

▲ Top

## Transportation

Enquiries and complaints relating to people or companies providing passenger transportation for compensation (such as taxis, limousines and buses) that require a licence under the Motor Carrier Act can be directed to:

**Motor Carrier Department, ICBC**

- Web: www.th.gov.bc.ca/mcc/mcc.htm
- Email: motorcarrierdepartment@icbc.com

## Travel/Tourism

**Accommodation:** Complaints regarding quality of accommodation or service levels, particularly with respect to properties listed in the British Columbia Ministry of Tourism's Accommodation Guide can be directed to:

**Manager - Accommodations**
**Tourism British Columbia**

- Web: www.hellobc.com

**Air Carriers:** For unresolved complaints or questions regarding regulation of domestic or international air carriers, licensing, fares, rates and conditions of carriage, contact:

**Canadian Transportation Agency**

- Web: www.cta-otc.gc.ca

The Air Transport Committee does not handle matters of safety and security or matters regarding conduct of travel agents and tour operators.

**Travel Agencies:** Help with complaints involving Alliance of Canadian Travel Association agencies, tour operators or travel service suppliers can be obtained from:

**Association of Canadian Travel Agencies, BC Chapter**

- Web: www.acta.ca
- Email: actabc@telus.net

Hotels: For complaints about hotel services that cannot be resolved with the manager or travel agent, contact:

**British Columbia and Yukon Hotels' Association**

Web: www.bcyha.com